

Claims

1. (Currently Amended) A method comprising:
a billing service providing a first billing data for exclusive use by a user to conduct transactions with a first web site; and
the billing service providing a second billing data, separate and distinct from the first billing data, for exclusive use by said user to conduct transactions with ~~said~~ a second web site.
2. (Previously Amended) The method of claim 1, wherein the billing service providing the first billing data to the user in advance of the user registering with said first web site.
3. (Previously Amended) The method of claim 1, wherein the billing service providing the first billing data to the user in real time while the user registering with said first web site.
4. (Original) The method of claim 1, wherein the first billing data comprises a first credit card identifier, and the second billing data comprises a second credit card identifier, separate and distinct from said first credit card identifier.
5. (Cancelled)
6. (Previously Amended) The method of claim 1, wherein

the first billing data corresponds to a selected one of an advance debit charge, a real-time credit charge, or a post-transaction invoicing arrangement, and

the second billing data corresponds to a selected one of an advance debit charge, a real-time credit charge, or a post-transaction invoicing arrangement, said second billing data separate and distinct from said first billing data.

7. (Previously Amended) The method of claim 1, wherein
said first web site requiring a first payment format;
the user paying for a transaction with said first web site according to said first payment format; and
the method further comprises the billing service billing the user according to a private billing data different from said first billing data.

8. (Currently Amended) The method of claim 1, wherein
said first web site requiring a first payment format; and
the method further comprises the billing service determining at least one user billing format for the user, and converting, on behalf of the user, between said first payment format and said at least one user billing format.

9. (Currently Amended) The method of claim 1, wherein
the user conducting transactions with the first web site comprises the user selecting a product to purchase from the first web site, and a computing device submitting said first billing data to said first web site to complete said purchase; and
the method further comprises the billing service receiving a charge against said firsts billing data, and billing the user.

10. (Previously Amended) The method of claim 1, further comprising:
the billing service obtaining said first billing data from a financial institution.
11. (Previously Amended) The method of claim 1, wherein the billing
service providing said first and second billing data comprises:
the billing service selecting said first and second billing data from a plurality of
distinct billing data provided to said billing service.
12. (Previously Amended) The method of claim 11, the method further
comprising:
the billing service contacting a financial institution to obtain the plurality of
distinct billing data from the financial institution; and
the billing service receiving the plurality of distinct billing data from the
financial institution.
13. (Previously Amended) The method of claim 1, further comprising:
the billing service obtaining in real time at least one of said first and second
billing data from a bank.
14. (Previously Amended) The method of claim 1, further comprising:
the billing service pre-obtaining said first billing data from a bank; and
during a first transaction with said first web site, the billing service providing
said first billing data in real time from the billing service.
15. (Previously Amended) The method of claim 14, further comprising:
the billing service receiving a plurality of billing data from the bank; and

the billing service selecting said first billing data from said plurality of billing data.

16. (Previously Amended) The method of claim 14, wherein said obtaining by the billing service of said first billing data is performed by the billing service during the transaction with said first web site.

17. (Previously Amended) The method of claim 1, further comprising:
the billing service receiving a notification of usage of said first billing data with said first web site,

where said notifying allows the billing service to confirm charges to said first billing data by said first web site.

18. (Previously Amended) The method of claim 17, wherein said notifying of the billing service occurs substantially with providing of said first billing data to said first web site.

19. (Previously Amended) The method of claim 17, wherein said notifying of the billing service occurs after providing of said first billing data to said first web site.

20. (Previously Amended) The method of claim 1, further comprising:
the billing service receiving charges to said first and second billing data; and
the billing service organizing said received charges based at least in part on whether the charges are applied to the first or the second billing data.

21. (Previously Amended) The method of claim 20, wherein said organizing is based on whether a charge to first billing data is received from the first web site.

22. (Previously Amended) The method of claim 21, further comprising:
the billing service disputing all charges to said first billing data not received from the first web site.

23. (Previously Amended) The method of claim 22, wherein the billing service performing said disputing is performed in response to an instruction of the user.

24. (Previously Amended) The method of claim 23, further comprising:
for disputable charges, the billing service providing a user interface having a control for each of said disputable charges; and
the billing service issuing said instructions of the user responsive to a single press of the control.

25. (Previously Amended) The method of claim 1, wherein the first web site is a selected one of a content provider, a service provider and an access provider.

26. (Provisionally Withdrawn) A method for a user to provide substitute billing data in lieu of personal billing data, comprising:
an electronic device obtaining distinct credit card numbers from a billing service for use by the user as a substitute for said personal billing data;

the electronic device selecting a first of said credit card numbers to facilitate conduct of multiple purchasing transactions with a first business; and

the electronic device selecting a second of said credit card numbers to facilitate conduct of multiple purchasing transactions with a second business.

27. (Provisionally Withdrawn) The method of claim 26, wherein the electronic device is a portable digital assistant, said method further comprising:

the electronic device disposing said distinct credit card numbers in a memory within the electronic device;

the electronic device identifying a connection attempt to a particular business;

the electronic device looking for a selected credit card number for the particular business; and

if found, the electronic device displaying the selected credit card number for the particular business.

28. (Provisionally Withdrawn) The method of claim 27, where further comprising:

if no selected credit card number for the particular business is not found, the electronic device then selecting a third credit card number from said distinct credit card numbers to facilitate conduct of purchasing transactions with the particular business; and

the electronic device automatically conveying to the billing service of said selection of said third credit card number to conduct purchase transactions with the particular business.

29. (Provisionally Withdrawn) The method of claim 26, wherein the method further comprises:

the electronic device notifying the billing service of said selection of said first and second distinct credit card numbers to facilitate multiple purchasing transactions with said first and second businesses respectively.

30. (Provisionally Withdrawn) A method comprising:

a billing service registering a user; and

the billing service providing at least a first and a second billing data, that are separate and distinct, for use by the user as substitutes for personal billing data for subsequent purchasing transactions with a first and a second business respectively.

31. (Provisionally Withdrawn) The method of claim 30, wherein said first billing data comprises:

a third billing data for use by said first business for charging the billing service for goods purchased by said user; and

a fourth billing data for use by the billing service for billing the user for charges received from said first business.

32. (Provisionally Withdrawn) The method of claim 30, further comprising:

the billing service providing a plurality of distinct billing data to an electronic device, such that

the user can select said first and second separate and distinct billing data from said plurality of billing data, and associate said first and second separate and distinct billing data with said first and second businesses respectively.

33. (Cancelled)

34. (Cancelled)

35. (Provisionally Withdrawn) The method of claim 30, further comprising:
the billing service providing in real time said first and second billing data to an electronic device used by the user,
where the electronic device is operable to purchase goods from said first and second businesses.

36. (Provisionally Withdrawn) The method of claim 30, further comprising:
the billing service receiving notification of usage of said first and second billing data with said first and second businesses from an electronic device used by the user.

37. (Provisionally Withdrawn) The method of claim 36, wherein said receiving notification comprises receiving a charge against one of said first and second billing data by a corresponding one of said first and second businesses.

38. (Provisionally Withdrawn) A method comprising:
a billing service receiving purchase charges against substitute billing data associated with a user, said substitute billing data substituting for personal billing data of the user; and
the billing service grouping said received charges according each business submitting said charges;

wherein for purchases with said each business by the user, said each business is uniquely associated with a different substitute billing data of the user.

39. (Provisionally Withdrawn) The method of claim 38, further comprising:
the billing service disputing on behalf of the user, charges against said substitute billing data if said received charges are not received from the business uniquely associated with said substitute billing data.

40. (Provisionally Withdrawn) The method of claim 38, further comprising:
the billing service highlighting for the user charges against said substitute billing data if said received charges are not received from the business uniquely associated with said substitute billing data.

41. (Provisionally Withdrawn) The method of claim 40, further comprising:
the billing service asking the user whether to dispute a highlighted charge;
and
the billing service disputing the highlighted charge in accordance with an answer to said asking.

42. (Provisionally Withdrawn) The method of claim 41, further comprising:
the billing service providing the user with an end user interface feature to provide said answer with a single press of a control button.

43. (Previously Amended) An apparatus comprising:

a storage medium having stored therein a plurality of programming instructions designed to enable the apparatus, when the programming instructions are executed, to

provide a first billing data as substitute for personal billing data of the user, for transactions with said first web site, and

provide a second billing data as substitute for personal billing data of the user, for transactions with said second web site, said second billing data separate and distinct from the first billing data; and

a processor coupled to the storage medium to execute the plurality of programming instructions.

44. (Previously Amended) The apparatus of claim 43, wherein the programming instructions, when executed by said processor, enable the apparatus to:

provide the first billing data to the user for registering with said first web site.

45. (Previously Amended) The apparatus of claim 43, wherein the programming instructions, when executed by said processor, enable the apparatus to:

provide the first billing data to said first web site during registration therewith.

46. (Previously Amended) The apparatus of claim 43, wherein use of said first billing data is restricted to transactions between the user and said first web site.

47. (Previously Amended) The apparatus of claim 43, wherein

the first billing data corresponds to a selected one of an advance debit charge, a real-time credit charge, and a post-transaction invoicing arrangement, and the second billing data corresponds to a selected one of an advance debit charge, a real-time credit charge, and a post-transaction invoicing arrangement, said second billing data separate and distinct from said first billing data.

48. (Previously Amended) The apparatus of claim 43, wherein the programming instructions, when executed by said processor, enable the apparatus to:

determine at least one user billing format for the user; and
register the user with a billing service, said billing service configured to convert, on behalf of the user, between said first billing data and the user billing format.

49. (Original) The apparatus of claim 43, wherein the apparatus is embedded within a host selected from a set of hosts consisting of: a computing device, an electronic card, a telephone, a personal digital assistant (PDA), a portable audio device, a portable audiovisual device, a cellular telephone, a key-chain dongle, and a transportation device.

50. (Previously Amended) The apparatus of claim 43, further comprising a user interface, wherein the programming instructions, when executed by the processor, enable the apparatus to:

receive a plurality of billing data from a billing service;
provide the plurality of billing data to the user interface;

request the user to select said first billing data from said plurality of billing data for association with said first web site; and

request the user to select said second billing data from said plurality of billing data for association with said second web site.

51. (Previously Amended) The apparatus of claim 43, further comprising:
a network interface;
wherein the programming instructions, when executed by the processor, configure the network interface to connect to a billing service.

52. (Previously Amended) The apparatus of claim 43, wherein the programming instructions, when executed by the processor, enable the apparatus to provide in real time said first billing data to an electronic device used by the user.

53. (Provisionally Withdrawn) An apparatus comprising:
a storage medium having stored therein a plurality of programming instructions designed to enable the apparatus, when the programming instructions are executed, to provide at least a first and a second billing data, that are separate and distinct, for use by a user as substitutes for personal billing data when conducting purchasing transactions with a first and a second business respectively;
and
a processor coupled to the storage medium to execute the plurality of programming instructions.

54. (Provisionally Withdrawn) The apparatus of claim 53, wherein said first billing data comprises:

a third billing data used by said first business for charging the billing service for goods purchased by said user; and

a fourth billing data for use by the billing service for billing the user for charges received from said first and second businesses.

55. (Provisionally Withdrawn) The apparatus of claim 53, wherein the programming instructions, when executed by said processor, enable the apparatus to:

provide a plurality of distinct billing data to an electronic device;
receive a user selection of said first billing data from said plurality of billing data; and
associate said first separate and distinct billing data with said first business.

56. (Cancelled)

57. (Cancelled)

58. (Provisionally Withdrawn) The apparatus of claim 53, wherein the programming instructions, when executed by said processor, enable the apparatus to:

provide in real time said first billing data to an electronic device operable to purchase goods from said first business.

59. (Provisionally Withdrawn) The apparatus of claim 53, wherein the programming instructions, when executed by said processor, enable the apparatus to:

receive notification of usage of said first billing data with said first business from an electronic device used by a purchaser.

60. (Provisionally Withdrawn) The method of claim 59, wherein said receiving notification comprises receiving a charge against said first billing data, the charge being made by said first business.